

SYSTEM AND METHOD FOR PROVIDING CONVENIENT GLOBAL ACCESS TO
AND STORAGE OF PERSONAL AND BUSINESS INFORMATION

ABSTRACT OF THE DISCLOSURE

A system and method for data transaction is disclosed. The method of the present invention includes the steps of: receiving an ATM card or a telephone call from a user; providing secure access to a data file containing data items previously input by the user; selecting a data item, in response to a command from the user; and outputting the selected data item to the user. Within the system of the present invention: a data network interface, receives an Automated Teller Machine (ATM) card from a user, or a telephone call from a user; an identity authentication module authenticates the ATM card or the telephone call, and the user; a transaction management module provides secure access to a data file containing data items previously input by the user; and a data file repository stores the data file.